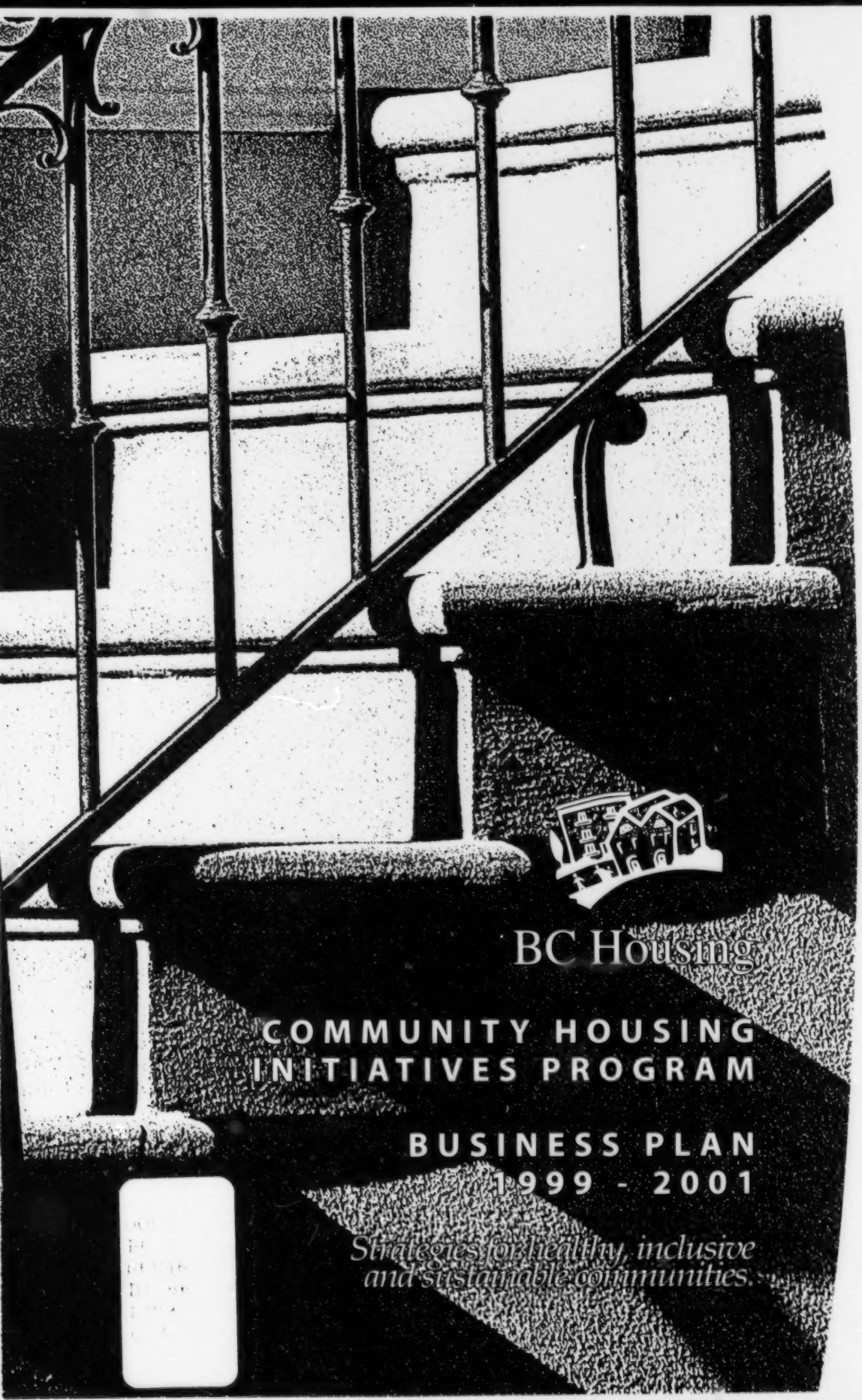

BC Housing

COMMUNITY HOUSING INITIATIVES PROGRAM

BUSINESS PLAN 1999 - 2001

Strategies for healthy, inclusive and sustainable communities.

3 3298 00230 9293

DEAR HOUSING PARTNER

I am pleased to provide you with a copy of the 1999-2001 Business Plan for the Community Housing Initiatives (CHI) program. Established in 1994, the CHI program plays an important role in helping BC Housing and other levels of government keep in touch with local housing needs around British Columbia.

The CHI program enables nine regional housing centres to work in partnership with government representatives, the private sector, the housing sector and community groups to respond effectively to local housing issues. For the past three years, the centres have provided information to the public about housing issues, and advocated for the preservation and expansion of the stock of affordable housing. The Business Plan provides the framework for this work in the years ahead.

Each community in the province is unique in the housing issues it faces, and its need for affordable housing. For some communities, more supportive seniors housing may be needed, while others may require a shelter for people who are homeless. In developing this business plan, the CHI centres and BC Housing are creating guidelines for a provincial network of agencies, committed to identifying local solutions to local housing needs.

The work of the CHI centres supports the vision of BC Housing - to create homes, choices and healthy communities. Community groups, government agencies and housing providers need to work in partnership to achieve our common goals. I look forward to seeing the Business Plan in action as we continue to raise awareness that adequate, affordable housing is essential for people's well-being and healthy communities.

Sincerely,

Peter Robinson
Chief Executive Officer
BC Housing

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VICTORIA BC V8V 1X4

INTRODUCTION

The Community Housing Initiatives Program (CHI) is a component of the province's *Affordable Housing Strategy* and was first introduced in 1994 as a means of increasing the capacity of local communities to identify and take action on local housing problems.

Under the CHI Program, BC Housing provides annual funding to nine regional housing centres across the province. These centres, in turn, work in partnership with key stakeholders in the community to ensure that there is a network of agencies across the province which can identify and understand local housing issues and which have the skills and expertise to respond to these issues. In addition, the nine regional housing centres play an important role in helping to create an awareness of the need for affordable housing.

STRATEGIC DIRECTIONS – VISION, GOALS, & OBJECTIVES

The overriding goal of the CHI program is to preserve and expand the supply of affordable, adequate and appropriate housing for renters across the province and to create a provincial network of agencies which know and understand local housing needs and who are committed to meeting these needs.

KEY OUTCOMES

In working toward this goal, the following are five key outcomes that drive the work of the CHI groups and which form the basis for this business plan:

Building and strengthening community partnerships to promote and address affordable housing issues
Identifying planning tools and supporting initiatives which will preserve and expand the affordable housing stock
Establishing a community resource base with information on affordable housing options and strategies for creating and sustaining healthy and inclusive communities
Providing public education and community advocacy on housing needs and solutions both at the local level and in the context of the need for a broader national strategy; and,
Creating a network of agencies across the province which know and understand local housing needs and which have the ability to meet these needs.

CORE STRENGTHS OF THE CHI PROGRAM

Core strengths would reflect those activities or skills which an organization does particularly well and which help to form the foundation from which to build the program's success. In the context of the CHI program, the individual housing centres identified the following as being the core strengths of the CHI program:

The recognition of the importance of local level expertise and the importance of understanding local housing needs and contexts;
The promotion of affordable housing across the province with an emphasis on providing public education and community advocacy as part of the process of identifying regional housing needs and solutions;
The provision of a vehicle for identifying and responding to local housing issues;
The provision of expertise and resources for municipalities and groups in the community to access in identifying and responding to local housing issues;

The ability to be innovative and flexible in identifying problems and in putting into place initiatives which have the potential for more far-reaching change; and,
The actual preservation or expansion of the supply of affordable rental housing in communities across the province.

SETTING THE CONTEXT: KEY HOUSING CHALLENGES

Housing plays a central role in people's lives. It is a building block for creating healthy and sustainable communities and for providing individuals and families with a sense of place, a sense of dignity and a sense of choice. The province's *Affordable Housing Strategy* which was adopted by Order in Council in 1995, identified *affordability, diversity* and *sustainability* as some of the key housing challenges for the Province of B.C. Furthermore, while there may have been a softening of the rental housing market in some communities over the past year, access to affordable rental housing continues to be a challenge for many individuals across the province.

There are many ways to look at housing affordability. For example, housing affordability can refer to diminished opportunities for home ownership or it could refer to continuing affordability problems among renters.

To some extent, housing affordability can be described as both an *income problem* and a *supply problem*. It is an *income problem* in the sense that lack of access to affordable housing has the greatest impact on those with low to moderate incomes who cannot afford to pay the prevailing market rents. It is also a *supply problem* in the sense that individuals and families may not be able to find housing in their community that is large enough for their household and which is in good repair without paying more than 30 per cent of their household income on rent.

Housing needs across the province are diverse, covering a broad spectrum. Therefore, to respond effectively to these needs, communities must have a range of options available. This would include options that respond to the specific needs of families, singles, seniors as well as those with specific housing and support needs.

QUICK FACTS

Based on the most recent core need data generated by CMHC approximately 32% of renters - 155,265 households in B.C. - cannot afford housing in their communities that is large enough for their household without spending over 30% of their gross household income on rent. (CMHC Core Need Data, 1996)

Renters make up approximately 35% of all households in the province. In approximately 1 in 4 communities, the percentage of renters relative to the total number of households is higher than this. (Census data, 1996).

Between 1991 and 1996, the number of renter households across the province increased by over 10%. However, there were 54 communities in B.C. that grew at a faster rate than this. This represents approximately one in three communities. (Census data, 1996)

Almost half of all renters pay 30% or more of their income on rent (Census data, 1996).

Approximately 1 in 4 renters across the province pay 50% or more of their income on rent - a pattern which would appear to be relatively consistent across both larger and smaller communities (Census data, 1996).

Based on the average incomes reported in the 1996 Census and the cost of an average dwelling, there are 43 communities across the province where the average renter household could not afford the average monthly payment required to purchase a home in their community (Census data, 1996).

The average household income for renters was $34,143 while the average income for homeowners was almost 1.8 times this amount (Census data, 1996).

British Columbia is one of only two provinces that continue to fund new social housing through comprehensive housing programs. In B.C. this program includes traditional social housing as well as supportive housing for seniors and housing for those with disabilities. Elements of the program are also specifically targeted to individuals who are homeless or at risk of becoming homeless. Through the *HOMES BC* program the province has continued to provide funding for the construction of new social housing in spite of the federal government's decision in 1994 to withdraw from funding the development of new social housing.

QUICK FACTS

BC Housing receives an average of 100 applications each month from individuals and households with special needs (BC Housing, 1999).

There are 115,500 renters who pay 50% or more of their income on rent. These are households with extreme affordability problems and who are at risk of economic eviction and homelessness (Census data, 1996).

Between 1991 and 1996, the number of households paying 50% or more of their income on rent increased by over 38,000 households (Census data, 1996).

There were a total of 37,000 families across the province who were paying 50% or more of their income on rent including 25,565 single parent families (Census data, 1996).

Affordability problems are most prevalent among single person households. Almost 1 in 3 single persons have affordability problems with a total of 55,380 single person households paying 50% or more of their income on rent (Census data, 1996).

There are a total of 63 communities across the province where the average rent is not affordable to a 3-person household receiving B.C. Benefits. This represents more than 1 in 3 communities across the province (Census data, 1996).

In B.C., social housing represents approximately four per cent of the total housing stock and approximately 12 per cent of the rental housing stock (BCHMC data). Across Canada, social housing represents approximately six per cent of the total housing stock and approximately 20 per cent of the entire rental housing stock.

The provincial government recently announced that the 1999/00 *HOMES BC* program will be expanded to 2,400 units over the next two years, in order to better address the need for affordable and accessible housing in communities across the province.

It is also the case that the number of homeless is growing. There is increasing recognition that homelessness is no longer just a big city problem as many smaller communities are also struggling to deal with this issue.

In addition to those who are living on the streets or in emergency shelters, there are also those who are living on the margins, who without access to appropriate housing and community supports, are at risk of homelessness. This would include those who have physical disabilities as well as those with severe and persistent mental illness. It would also include those who as a result of broad social and economic forces and individual circumstances find themselves unable to access suitable housing that they can afford.

While housing alone may not fully address the needs of many segments of the homeless population and those with special needs, it is a critical starting point and a first step to stability.

100-05787/

Beyond the need for additional social housing targeted to those with the greatest need, it is also important to look at other alternatives which might be available to respond to the specific housing needs of those in the community. This would include preserving older, cheaper rental housing stock as well as finding an appropriate role for secondary suites or for building new low-rent market housing using various tools available to municipalities.

QUICK FACTS

There are 13,000 to 14,000 individuals living in single room (SRO) accommodation and rooming houses throughout the Province of B.C. (BC Housing's *Brief on Homelessness*, prepared for presentation at the Annual Conference of the Federation of Canadian Municipalities, June 1999).

Loss of SRO stock is a significant concern with respect to increased homelessness. In B.C.'s interior, many SRO residents must find other shelter during the summer when their rooms are converted for tourist use.

In Vancouver, there have been 800 to 900 SRO units lost since 1996 as a result of units being converted to tourist use, redeveloped or demolished (BC Housing, *Brief on Homelessness*, June 1999).

A single person receiving B.C. Benefits gets a total of $325 per month to cover their housing costs and approximately $200 per month or $6 per day for food, clothing and all other needs. In most of B.C.'s urban centres, however, $325 will get a room or hotel at best. A rooming house or second suite will cost more and will have to come from the money that has been allocated to cover food, clothing and other expenses (*Low Income Urban Singles Task Group Report*, 1995).

Prior to 1997, secondary suites were not permitted in most Lower Mainland municipalities. A sustained lobby by CHI-funded advocates has contributed to policy changes permitting suites in single-family neighbourhoods in nine out of the 18 Lower Mainland municipalities. Policies are under review in four other municipalities with a view to permitting secondary suites or making existing policies less onerous.

Local governments have an important role to play as they have the ability to enact policies through their Official Community Plans and through inclusive zoning at the pre-zoning and re-zoning stage which promote the development of affordable housing. Municipalities can also use housing agreements to establish and maintain affordable housing tenure and work in partnership with senior levels of government and the non-profit and co-op housing sectors to promote the development of affordable housing in their communities.

Preservation of the existing rental housing stock is another area where municipalities have an important role to play. This would include putting into place policies which will help to preserve the existing rental housing stock such as "one-for-one" replacement requirements for rental units being demolished, legalisation of secondary suites, strata conversion controls and standards of maintenance by-laws.

These policies, in turn, help to promote security of tenure and prevent the loss of valuable affordable rental stock.

The City of Coquitlam is considering changing its Official Community Plan (OCP) to allow for a new town of 24,000 in the north-east part of the city. While the plan proposes many positive housing goals, it is silent in several key areas: how to implement affordable housing goals without assistance from senior levels of government (despite the fact that the city is a major land owner and regulates the use of land); and the role of rental housing given 31 percent of the city's existing households are renters. The Vancouver and South Fraser Valley Regional Housing Centres remain involved in the OCP planning process to address these shortcomings and to put forward changes to the plan.

QUICK FACTS

Between 1994 and 1998, through working in partnership with the housing sector and local communities there were approximately 4,100 units of affordable housing created under HOMES BC, the province's unilaterally-funded program (BCHMC, 1999).

The federal government's decision to withdraw funding support for the development of new social housing has resulted in 11,000 fewer units of affordable housing being constructed in BC since 1994 and has left a gap in terms of the creation of national standards.

While the Province of BC has continued to build new social housing, it is only one of two provinces across Canada that has continued to put funding toward a supply program.

In a recent overview of housing initiatives across Canada, the Province of BC was identified as having "the most innovative housing programs in the country, with much of it driven by specific community groups" (Warson, 1999, *The Affordable Housing Puzzle* in the April/May edition of Building: 26-33).

The majority of the rental housing stock continues to be in the private sector. Therefore, it is clear that the private sector has an important role to play. This would include initiatives designed to facilitate the construction of new affordable low-rent market housing as well as initiatives designed to preserve the existing rental housing stock.

QUICK FACTS

There are a total of 491,500 renters across the province, of which approximately 58,000 live in housing constructed under a mix of federal, federal/provincial, and unilateral provincial programs (BCMHC, 1999).

Approximately 13,000 seniors across the province receive rent assistance through SAFER (Shelter Aid For Elderly Renters) (BCHMC, 1999).

Approximately 164,000 households receive BC Benefits, the majority of which live in private rental housing (Ministry of Social Development and Economic Security, June 1999).

There are approximately 1,100 individuals who have been diagnosed with mental illness who receive rent assistance under the Supported Independent Living Program (SILP) (BCHMC, 1999).

The province also provides shelter allowances or rent supplements to households living in private rental housing. This would include targeted rent subsidies such as those provided under SAFER (Shelter Aid For Elderly Renters) and SILP (Supported Independent Living Program) as well as rent assistance provided under the BC Benefits program. This is assistance that goes directly to individuals and households living in private rental housing and is intended to help increase their options in the private rental market.

With the current vacancy rates in Nanaimo being over 14 per cent, the regional CHI centre has been working with other agencies in the community to look at ways in which they can work with the private sector to access suitable, affordable rental housing units for households in need – not only responding to immediate housing need, but also helping to break down negative stereotypes and building a strong working relationship with the private sector.

Education and increased public awareness of housing issues and solutions is essential in terms of helping to break down negative attitudes and in building healthy and sustainable communities. NIMBY (not-in-my-backyard) and community resistance has traditionally been a problem that has affected the delivery of affordable housing in communities across the province. Education plays an important role in helping to remove barriers and improve access to housing for those who need it most.

The Kamloops Regional Housing Centre, with the assistance of the Social Planning Council as well as the development services department from the City of Kamloops, hosted an Affordable Housing Forum in November 1998. This interactive workshop was an opportunity for participants to examine local housing conditions using the latest census information, to exchange ideas regarding solutions, and to receive information on legislative tools which, if implemented, can increase and preserve the affordable housing stock.

OVERVIEW OF KEY INITIATIVES

In working toward the five key outcomes of the business plan, the various regional housing centres have adopted different approaches. These approaches range from the development of newsletters and media campaigns designed to raise awareness about local housing issues through to organizing and participating in regionalz housing workshops and forums.

The groups have also actively worked with other groups in the community including local politicians, local planning departments and other community-based agencies to ensure that local housing issues are recognized and addressed.

Part of the work of the CHI groups involves making deputations and presentations to local councils as well as monitoring local housing issues and acting as a resource to individuals and groups in the community interested in housing. The work of the CHI groups includes the development of appropriate reference materials, conducting research into local housing issues as well as collecting relevant background materials and statistics.

BUSINESS PLAN DETAILS

The following pages for this section of the business plan look more specifically at some of the strategies or initiatives which have been put into place by the CHI groups over the past year and begins to identify some potential measures of success. These initiatives are linked to the five broad outcomes identified by the CHI groups and are intended to ensure that the groups are able to deliver results in each of the key areas.

The specific performance measures and targets that have been identified in the business plan will be refined and improved over time. However, the intention of the business plan is to begin to establish clear objectives and measures of performance which will allow for BC Housing and the regional housing centres to measure and report on the success of the CHI program and to identify areas for improvement. It is also intended to provide baseline measures that can be used to formally evaluate the program.

KEY OUTCOME #1

Building and strengthening community partnerships to promote and address affordable housing issues

KEY PIECE	MAJOR STEPS & ACTIONS	STRATEGIES	MEASURES OF SUCCESS
Information bulletins and newsletters for stakeholders	Published quarterly/semi-annually, bi-monthly Contributions to the newsletters of other agencies	• Information sharing • Raising awareness • Developing solid working relationships	• Newsletter/bulletin produced • Number of copies circulated • Requests for newsletter • Contributions to other newsletters • Feedback received
Local planning/housing forums to promote awareness of housing issues	Organize presentations/workshops on housing-related issues including monthly, quarterly, one-time meetings Participate on committees/initiatives arranged by other organizations including working with local universities, planning committees, social planning groups, local health advisory committees	• Build solid working relationships • Share information • Raise the profile of housing issues • Develop a strategy for identifying and responding to issues	• Number of meetings organized • Number of participants • Representation from different sectors • Agreement on outcomes/next steps • Feedback
Respond to NIMBY and support local housing initiatives	Participate in strategic initiatives designed to create a more coherent and unified approach for responding to community resistance Work with other groups in the community to support specific housing initiatives	• Raise awareness of the importance of social housing • Facilitate the development of new affordable housing • Promote inclusiveness and respect for diversity	• Increased awareness/understanding from the community • Level of support from municipality • Progress in getting affordable housing accepted in communities across the province
Promote media coverage of key housing issues	Work with the local television stations and newspapers to document the shortage of affordable housing. Specific initiatives include: the creation of a show on the shortage of housing for singles and seniors; discussion about the potential to re-broadcast the *Opening Doors* video series on local cable networks, the creation of an editorial series on affordable housing issues and the promotion of second suites	• Develop positive working relationships • Promote awareness • Raise the profile/understanding of housing issues	• Positive media coverage • Range of issues profiled

KEY OUTCOME #2

Identifying planning tools and supporting initiatives which will preserve and expand the affordable housing stock in communities across the province

KEY PIECE	MAJOR STEPS & ACTIONS	STRATEGIES	MEASURES OF SUCCESS
Promote the importance of inclusive zoning and the need to avoid restrictive zoning	Individual meetings with local councillors to discuss and promote specific tools including inclusive zoning Presentations and deputations related to specific proposal	• Build solid working relationships with local planning departments and municipal officials	• Positive relationships established • Sharing of information • Support for inclusive zoning
Review Official Community Plans (OCP) and recommend changes which would promote the creation of additional affordable rental housing	Participation on housing committees established as part of the OCP review Work with other agencies which have involvement in the OCP review Research the OCPs of other communities	• Build solid working relationships with local planning departments, municipal officials and others in the community	• Level of involvement in OCP review • Positive relationships established • Opportunities for information sharing and recommending changes • Support for recommended changes
Advocate for minimum standards for rental housing in the form of locally enacted standards of maintenance bylaws	Presentations to local councils on the importance of putting into place standards of maintenance bylaws Research into work which has been done by other communities	• Prevent the loss of affordable housing stock • Build solid working relationships with local planning departments, municipal officials and others in the community	• Opportunities for information sharing • Level of support for initiatives related to preservation of he existing affordable housing stock
Document the effects of redevelopment and/or gentrification	Research into the effects of gentrification	• Prevent the loss of affordable housing stock • Raise awareness of the implications of gentrification	• Opportunities for information sharing • Increased awareness of the implications • Support for initiatives to prevent the gentrification/redevelopment of affordable housing stock

KEY OUTCOME #2

Identifying planning tools and supporting initiatives which will preserve and expand the affordable housing stock in communities across the province ... (continued)

KEY PIECE	MAJOR STEPS & ACTIONS	STRATEGIES	MEASURES OF SUCCESS
Identification of possible incentives/tools available to stimulate rental housing production	Research into the use of density bonuses and housing linkage fees Deputations and presentations to local councils on the benefits of such tools	• Promote strategies for increasing the affordable housing stock • Raise awareness of potential tools	• Opportunities for information sharing created • Support for initiatives demonstrated
Support for a broad range of other alternatives / forms of rental housing	Research and support for other forms of rental housing including: mixed income communities; manufactured homes; emergency shelters; secondary suites; and access to social housing and accessibility	• Promote range of alternatives • Raise awareness of other possible alternatives	• Promotion of alternatives • Increased awareness of alternatives • Support for alternatives • Demonstrated "success" stories
Work with other housing agencies to build affordable rental housing	Promote the development of secondary suites through local workshops Work with other agencies including local housing providers to respond to community resistance and promote the development of social housing Work with local community planning councils to identify needs and promote the development of affordable alternatives and develop strategies for responding to community resistance	• The actual creation of additional housing units • The development of solid working relationships with other agencies in the community in order to facilitate the development of affordable rental housing	• Number of additional affordable rental units created • Number of social housing developments which moved forward in spite of community resistance • Increased understanding and support for social housing from municipalities and groups in the community • Sound strategy for responding to community resistance

KEY OUTCOME #3

Establish a community resource base with information on affordable housing options

KEY PIECE	MAJOR STEPS & ACTIONS	STRATEGIES	MEASURES OF SUCCESS
Establish a housing information corner or resource database	Provide information to groups and individuals in the community through the use of the internet Development of specific reference materials including information on how to access affordable housing	• Information sharing • Promote awareness of housing options • Act as a resource to the community	• Number of requests received • Range of requests • Range of users • Referrals/requests from other housing agencies
Conduct research into local housing issues	Key informant interviews including agency drop-ins, focus groups discussions Statistical analysis of the 1996 Census Review of current government policies including the adequacy of the shelter component of the BC Benefits program Housing surveys including need and demand, survey of rooming house tenants	• Identification of local housing needs • Information sharing and increased understanding of local housing issues and contexts	• Increased awareness of local housing issues • Development of a strategy for responding to emerging issues and trends • Agreement on priorities
Work with community-based agencies to identify relevant issues	Work with other agencies and organizations such as UBCM, local universities, Habitat for Humanity and the Federated Anti-Poverty group to help raise awareness of the importance of housing-related issues	• Broad-based network for creating more far-reaching change	• Number of agencies participating • Focus on housing-related issues • Agreement on priorities
Maintain relevant housing information	Including: poverty statistics, census data, reference maps, on-line resources, information on income assistance, rental rates and vacancies, available grants	• Identification of issues/emerging trends • Increased awareness	• Ability to identify and respond to new and emerging trends • Ability to respond to requests for information

KEY OUTCOME #4

Provide public education and community advocacy on housing needs and solutions both at the local level and in the context of the need for a broader national housing strategy

KEY PIECE	MAJOR STEPS & ACTIONS	STRATEGIES	MEASURES OF SUCCESS
Promote the interests of vulnerable & traditionally under-represented groups and seek to remove barriers and improve access to housing for individuals with specific needs arising from cultural, linguistic, socio-economic and gender differences	Work with local groups in the community including: • local businesses • local universities • local health boards • social planning councils • emergency shelters • those living with HIV/AIDS	• Promote inclusiveness and respect for diversity • Advocacy • Increased awareness and understanding	• Increased level of awareness • Increased level of understanding • Increased level of support • Agreement on issues • Agreement on strategies for responding • Clear plan of action/outcomes
Look at the full range of issues which can have an impact on one's overall quality of life	This would include: • community security • child-friendly neighbourhoods • access to non-market housing • the collection of tenant security deposits • the collection of electrical deposits • the adequacy of the shelter component of BC Benefits • emergency shelters and the need for stable housing • accessibility issues	• Promote inclusiveness and respect for diversity • Promote increased awareness and understanding about the importance of access to decent, secure, affordable housing	• Increased level of awareness • Increased level of understanding • Support for specific initiatives • Net improvement • Agreement on strategies for responding • Ability to monitor the overall impact/outcome of a specific initiative
Track public attitudes toward housing issues	Track media coverage and the level of anti-tenant reporting Participate in workshops designed to identify community issues and concerns	• Positive relations with the media • Level of positive media coverage • Increased awareness of local issues and concerns	• Level of positive media coverage • Increased level of awareness from the media • Agreement on priorities/issues • Plan of action for responding

KEY OUTCOME #5

Create a network of agencies across the province which knows and understand local housing needs and which have the ability to meet these needs

KEY PIECE	MAJOR STEPS & ACTIONS	STRATEGIES	MEASURES OF SUCCESS
Development of a business plan to be updated annually which reflect the collective priorities of the CHI groups for 1999 to 2001	Agreement on the information contained in the business plan as well as agreement on key measures of success		
Dissemination of information to other CHI groups			
The development of a collective newsletter to be distributed on a quarterly basis			
Information sharing through the use of e-mail and regular contact			

KEY DEFINITIONS AND TERMS

AFFORDABLE HOUSING: Housing that is affordable to low and moderate income households. The commonly accepted standard of affordability is that housing costs do not exceed 30 per cent of a household's gross income.

BC BENEFITS: Income support, social assistance, and welfare are the programs for people in need in British Columbia. Under the general title of BC Benefits, these programs provide financial assistance to individuals and families whose resources are inadequate to meet their basic needs and who have exhausted all other avenues of support.

BC HOUSING'S CORPORATE PLAN: BC Housing's Corporate Plan was adopted by the Board of Commissioners at its meeting on July 24th, 1999. The Corporate Plan provides an overview of BC Housing's priorities for 1999/00 and is intended to create a sound strategy for continuing to respond to housing needs a[illegible]oss the province.

CHI BUSINESS PLAN: The CHI program provides funding assistance to nine regional housing centres across the province. The CHI Business Plan was designed to provide a more complete picture of the work of the various groups across the province and to provide an overview of the steps and actions that will be taken by the groups to deliver on the priorities which have been identified. This Business Plan was adopted by the CHI groups as part of the Regional Networking Conference on November 1st and 2nd, 1999.

CORE NEED DATA: Core Housing Need is an index used by the federal and provincial governments to measure the number of households in an area that cannot find housing which is adequate (in good repair) and suitable (uncrowded) without spending more than 30 per cent of their gross household income on rent.

DIVERSITY: Diversity reflects one the key housing challenges for British Columbians as identified in the province's *Strategy for Affordable Housing* which was adopted by Order in Council in 1995. As outlined in the province's strategy document, communities across the province should be *inclusive, diverse and contain a variety of affordable housing options.*

OCP REVIEW: Since 1992, the *Municipal Act* has required municipalities to include policies regarding affordable rental housing and special needs housing in their Official Community Plan Reviews. The initiatives adopted vary by municipality, ranging from very broad goal statements to very specific technical/zoning policies.

OUTCOMES: Clearly stated program objectives and specific actions to meet these objectives are key elements in a business plan and represent the key outcomes which the Regional Housing Centres would like to achieve. The specific outcomes/objectives of each of the Regional Housing Centres have been documented in the business plan along with a method for monitoring and reporting on performance. The nine Regional Housing Centres will report on their progress every six months, enabling the business plan to be up-dated regularly.

RENT SUPPLEMENT PROGRAMS: Rent supplement programs are different from shelter allowance programs in that the subsidies are paid directly to private landlords for access to designated units in private rental buildings. The rent subsidy that is paid is attached to a specific unit and is not automatically transferable to another unit. The tenant pays rent according to their ability to pay (calculated at 30 per cent of their gross household income) with the subsidy covering the difference between the amount which the tenant can afford to pay and the private market rent.

SAFER: The SAFER Program (Shelter Aid for Elderly Renters) is a program that is targeted to senior households (60+ years). SAFER assistance is based on the difference between 30 per cent of the tenant's income and the rent the tenant actually pays, up to a rent maximum of $520 per month for singles, $575 for couples, and $855 for those sharing. SAFER currently assists approximately 12,500 clients.

SHELTER ALLOWANCE PROGRAMS: A shelter allowance works on the demand-side of the equation and is intended to enable a household to afford housing in the private rental market. This is done by providing them with a direct payment that is completely portable and which will in theory provide them with more housing options. The shelter component of BC Benefits represents one type of shelter allowance program while SAFER represents another type.

SILP: The Supported Independent Living Program (SILP) is similar to the SAFER program in that it is a targeted rent subsidy program which provides rent assistance to individuals living in private rental housing who have been diagnosed with a mental illness. The assistance provided under the SILP program reflects the difference between the established market rent ceiling and the amount that an individual can afford to pay based on 30 per cent of their gross household income.

SOCIAL HOUSING: Social housing, also known as non-market housing, refers to housing which is intended for households with low to moderate incomes who for a variety of reasons may be unable to find suitable accommodation in the private rental market. Social housing is funded under a mix of provincial, federal and federal/provincial housing programs. For those households living in social housing who receive rent assistance, their rents are set according to their ability to pay.

SUSTAINABILITY: Sustainability was another of the key housing challenges identified in the province's *Strategy for Affordable Housing*. In the context of the discussion related to sustainability, the province's strategy document noted that: *housing developments must respect and protect the environment, creating communities that are both socially and economically sustainable.*

THE PROVINCE'S *AFFORDABLE HOUSING STRATEGY*: The Province's *Affordable Housing Strategy* was adopted by Order in Council in 1995. The strategy is based on five far reaching goals which reflect some of the underlying housing challenges faced by British Columbians including: *building partnerships to broaden the base of participation in creating housing opportunities; reducing the impact of land costs on housing development; increasing the affordability of home ownership for first-time buyers; preserving and expanding the stock of affordable rental housing; and promoting a range of options for individuals with special needs.*

CHI REGIONAL HOUSING CENTRES

ACTIVE SUPPORT AGAINST POVERTY
1157 3rd Ave
Prince George, BC
V2L 3E4
(250) 563-6112

CAPITAL FAMILIES ASSOCIATION
1096 Goldstream Ave
Victoria, BC
V9B 2Y5
(250) 478-1122

KAMLOOPS ACTIVE SUPPORT AGAINST POVERTY
8 - 750 Cottonwood Ave
Kamloops, BC
V2B 3X2
(250) 554-1774

LOWER MAINLAND NETWORK FOR AFFORDABLE HOUSING /THE COAST FOUNDATION SOCIETY
2681 E. Hastings
Vancouver, BC
V5K 1Z5
(604) 733-8948

NANAIMO COMMUNITY HOUSING SERVICES SOCIETY
202 - 477 Wallace St.
Nanaimo, BC
V9R 5B7
(250) 754-6466

OKANAGAN TENANTS ADVOCATE SOCIETY
2540 Sexsmith Rd
Kelowna, BC
V1V 2G6
(250) 717-8725

TENANTS' RIGHTS ACTION COALITION
2681 E. Hastings
Vancouver, BC
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